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provisions of the Vocational Rehabilitation act of June 27, 1918, met a more enthusiastic reception in Congress and the bill was adopted with but little discussion. The administration of this act is placed in the hands of the Federal Board for Vocational Education. Recently liberal appropriations have been made to carry out the purposes of the act, but it is too early to form any conclusions as to the extent and success of the plans now under way. The care with which these plans were drawn and the preliminary studies made in preparation for the work give every reason to expect excellent results.

The last section of the volume, part IV, is entitled *The New Program*; it is a general review of the whole problem, and forms a practically independent treatise. These 80 pages present the various phases of the questions of physical restoration, financial indemnities and economic reestablishment. The subjects are treated so clearly and interestingly that the reviewer recommends readers to take this part first and then go back to learn the steps which the various countries have taken to reach this stage. The constant wonder is that the leading nations had accomplished so little before the war in securing results which the concentrated efforts induced by this world catastrophe brought about with such relative speed. In the United States, at any rate, the number of persons disabled by industrial injuries has far exceeded those produced by the war, but the efforts at rehabilitation have been negligible.

The book is, of course, too long, and if some of the parts could have been condensed it would perhaps have reached a wider audience. But the volume is interesting from cover to cover and it is difficult to refrain from highly complimentary phrases in expressing one's admiration for the fine spirit of scholarly thoroughness with which it has been written. The wide experience of Dr. Devine in general social betterment, his personal contact with the injured people, with those engaged in the actual work of rehabilitation, with the methods in use, all presented with admirable clarity of style, make the volume a noteworthy addition to our knowledge of the subject.

HENRY J. HARRIS.

Washington, D. C.

A Refutation of False Statements in Propaganda for Compulsory Health Insurance. By COMMITTEE ON CONSTRUCTIVE PLAN,

SOCIAL INSURANCE DEPARTMENT, NATIONAL CIVIC FEDERATION. (New York. 1919. Pp. 43. 25c.)

The purpose of this pamphlet is to "sweep aside a mass of fictions, falsifications, guesses and unwarranted assumptions which stand in the way of the search for the truth" in regard to health insurance. The fictions, falsifications, etc., are statements made while advocating compulsory health insurance by certain persons, including John B. Andrews of the Association for Labor Legislation, Irving Fisher of Yale, Warren and Sydenstricker of the United States Public Health Service, Lillian D. Wald of the Nurses' Settlement, Joseph P. Chamberlain of Columbia University, I. M. Rubinow of New York, and a number of others. The "false statements" made by these men and women are refuted in part by quotations from the writings of Frederick L. Hoffman, vice president of the Prudential Insurance Company, by extracts from the Fabian committee's report on the British system, by quotations from W. A. Brend's *Health and the State*, from other authors and in part by statements prepared by the author of the pamphlet. Most of the quotations are from the writings of Dr. Hoffman.

The soundness of the arguments in the pamphlet can be tested by examining the quotations presented; this reveals, first, that many of them are but partial statements and, second, that they give quite a different impression from that intended in the original. Thus on page 15 is given an extract from the Fabian Society's report of 1914, quoted in such a way as to indicate that the report holds that the maternity benefit has failed of its purpose; no mention is made of the qualifying statement, "but this does not mean that the specific beginning of an 'endowment of maternity' which Mr. Lloyd George has effected . . . is not already proving an enormous boon" (p. 24). Some of the assertions go further and are but partial statements of fact; thus on page 15 "the average number of days compensated per sick member increased in Germany from 16.1 to 20.2" (between 1890 and 1913); but no reference is made to the law of 1902 which raised the minimum benefit period from 13 to 26 weeks and included certain diseases previously not compensated. In order to give the impression that malingering is a serious evil under the British system, a partial quotation is given of the results of examinations by medical referees in Ayrshire where "in other words, nearly one-half [of those receiving sick pay] were found fit for work" (p.

40). What is not stated is that the cases examined by the referees were persons whom the insurance officials suspected were not entitled to benefits and had called before the referee for examination. A similar referee report is given in the *National Insurance Gazette* for March 29, 1919, where the referee found, out of 105 cases sent to him by vigilant officials, that 62 per cent were fit for work; but to cite these figures without the text would give a false impression, as the referee states that in most of the cases (*i.e.*, the 62 per cent) "there were reasonable doubts with regard to the capacity or degree of capacity, possessed by the patients at the date of examination. . . . Most of the cases were admittedly on the thin borderline that divides capacity from incapacity for work" (p. 112).

Another type of misleading argument is to take British official reports and claim that they are "cold" towards the insurance system, or credit it with no assistance in solving certain problems, when as a matter of fact there is no reason for these reports to refer to the system in any way. Thus page 9 of the pamphlet (repeated on page 14):

"The *Final Report of the British Health of Munition Workers Committee*, April, 1918 (Bulletin 249 of the United States Bureau of Labor Statistics), is equally cold towards the Health Insurance. It credits that insurance with no evidence or data bearing on sickness. . . ." In its introduction (p. 9) the committee specifically express their thanks to the "Home Office (factory department), the Ministry of Munitions, the board of education and the *national insurance commissioners* for the assistance afforded the committee by the loan of their officers and the *supply of information*." The officer loaned was the head of the department of physiology of the research committee of the system. And where there was any occasion for it, suitable reference is made to the insurance system, as "the experience of insurance authorities confirms the same view" (p. 128) and "medical attendance is obtainable under the national insurance system" (p. 134). Section X of the report, "sickness and ill health," covers only eight pages, because the principal purpose of the investigation was to study conditions of work and output in munition establishments and only rarely did the committee's problem touch the subject of health insurance. The same type of assertion is found on page 8:

"Not a single commendatory reference to National Health Insurance can be found in any of the reports of the Registrar

General for all the years since the insurance took effect, nor in any of the large number of local health reports for representative cities and towns." It is not the function of the Registrar General to commend or condemn the social legislation of his country; although a number of important health laws were enacted in the period referred to, he commends none of them, and no one expects him to do so. As to the local health reports, the Medical Officer of Health of Birmingham sensibly remarks: "Among the schemes brought into existence in 1913 were the medical, sickness and maternity benefits under the National Insurance Act. In time it is probable that these will have a profound influence on the public health, but results must not be looked for in this direction for a good many years to come" (Report for 1913, p. 6). In various local health reports are statements showing as a matter of course the connection between the health work and the insurance system; but most officials naturally do not consider it their business to condemn or commend the system. Thus the Nottingham Health Officer states (Report for 1914, p. 93):

In my report for 1913, I was able to point to the marked reduction of mortality from tuberculosis in recent years, as evidence of the good effect of the energetic and methodical crusade against the disease carried on by public and private persons and bodies throughout the country, which had reached their most promising development in the Medical and Sanatorium Benefit provisions of the National Health Insurance Act.

The Liverpool Health Officer states (Report, 1916, p. 50):

It will be noted that the percentage of births occurring in work-houses and other institutions has diminished considerably. . . . It is probable that the payment of the maternity benefit under the National Insurance Act is accountable for this (Report for 1913, p. 6). In a later report he says: At the request of the Insurance Commission and the Local Government Board, special arrangements were made to give sanatorium treatment to soldiers and sailors. . . . In suitable cases, "extra nourishment," in the form of milk, eggs and meat extracts, are given to insured persons. . . .

One of the false statements which the pamphlet quotes is: "Compulsory insurance will stimulate the needed campaign for the prevention of illness." To which is answered, "This is an assumption unsupported by reason or experience" (p. 12). In the report of the Departmental Committee on Sickness Claims, one of the members, Miss Mary Macarthur, who is by no means satisfied with the British system, states that the act of 1911 "has done

great service in bringing to light a mass of suffering and a number of social evils, as to which the nation as a whole was ill informed or indifferent. It will now be substantially easier than in 1911, both on account of the new knowledge available and of the state of public opinion, to make adequate provision to advance the health of the community" (Cd. 7687, p. 78). A recent report of the Ministry of Reconstruction makes the same statement.

Another type of positive assertion is that on page 25: "Health insurance in Switzerland, except in one or two cantons, is voluntary. Since the Swiss system did not take effect until well in 1914, when normal operations were promptly disturbed by the war, there is as yet no evidence accumulated to show that it is successful or otherwise." The official reports of the Swiss system for 1914 and 1915 have been available in Washington for the last two years and others came in later. For the benefit of future editions of this pamphlet, it may be stated that the office in charge of the system, was created by the decree of December 12, 1912, operations of the office began on February 1, 1913, and the system began to operate on January 1, 1914. At present, six cantons have adopted compulsory systems. The success of any voluntary system can, in part, be estimated by the number of persons who, of their own accord, apply for admission to it; in 1914 the number of persons insured was 361,621; each year following showed an increase and at the end of 1917 the number was 530,329. The amount of federal subsidy granted increased correspondingly each year and for 1917 was 2,452,332.40 francs.

The tone of the pamphlet is extreme throughout; the statements of the persons named above are referred to as "malicious untruth," "rhetorical assertion," "pure demagogism," etc. A careful reading of the pamphlet is all that is necessary to convince one that there is a larger measure of truth in the statements so violently denounced than in this refutation.

HENRY J. HARRIS.

Effects of the War upon Insurance, with Special Reference to the Substitution of Insurance for Pensions. By WILLIAM F. GEPHART. Carnegie Endowment for International Peace. Preliminary Economic Studies of the War, No. 6. (New York: Oxford University Press. 1918. Pp. vi, 302. \$1.00.)

The volume may best be described as a compendium of infor-